

Information to identify the case:

Debtor 1	<u>Douglas Hamadyk</u>	Social Security number or ITIN	xxx-xx-3315
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Linda R. Hamadyk</u>	Social Security number or ITIN	xxx-xx-4151
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-16344-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas Hamadyk

Linda R. Hamadyk

10/24/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Douglas Hamadyk
Linda R. Hamadyk
Debtors

Case No. 20-16344-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Oct 24, 2023

Form ID: 3180W

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Douglas Hamadyk, Linda R. Hamadyk, 13-B Mill Road, Whiting, NJ 08759-3287
cr	+ QUICKEN LOANS, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518828756	Bank of America, PO Box 982234, Arlington, WA 98223-4000
518828764	+ GM Financial Leasing - 2017, PO Box 100, Buffalo, NY 14231-0100
518828765	+ GM Financial Leasing 2020, PO Box 100, Buffalo, NY 14231-0100
518828771	Santander, POB 847051, Boston, MA 02284-7051

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 24 2023 22:18:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 24 2023 22:18:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Oct 25 2023 02:11:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
518834471	+ EDI: PHINAMERI.COM	Oct 25 2023 02:11:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
518828757	EDI: BANKAMER.COM	Oct 25 2023 02:11:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
518878945	+ EDI: BANKAMER2.COM	Oct 25 2023 02:11:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518828758	EDI: WFNNB.COM	Oct 25 2023 02:11:00	Bosco's, PO Box 183003, Columbus, OH 43218-3003
518828759	EDI: WFNNB.COM	Oct 25 2023 02:11:00	Bosco's/Comenity Capital Bank, PO Box 183003, Columbus, OH 43218-3003
518828760	EDI: WFNNB.COM	Oct 25 2023 02:11:00	Burlington Comenity Bank, PO Box 182620, Columbus, OH 43218-2620
518828761	EDI: CAPITALONE.COM	Oct 25 2023 02:11:00	Capital One, Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
518861889	+ EDI: AIS.COM	Oct 25 2023 02:11:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518862297	Email/PDF: bncnotices@becket-lee.com	Oct 24 2023 22:36:26	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518828762	+ EDI: CITICORP.COM	Oct 25 2023 02:11:00	Citi Simplicity Card, PO Box 6500, Sioux Falls, SD 57117-6500
518887497	EDI: CITICORP.COM		

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Oct 24, 2023

Form ID: 3180W

Total Noticed: 38

		Oct 25 2023 02:11:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518828763	+ EDI: DISCOVER.COM		
		Oct 25 2023 02:11:00	Discover Bank, PO Box 30396, Salt Lake City, UT 84130-0396
518838296	EDI: DISCOVER.COM		
		Oct 25 2023 02:11:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518828766	+ EDI: CITICORP.COM		
		Oct 25 2023 02:11:00	Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
518828767	+ EDI: CITICORP.COM		
		Oct 25 2023 02:11:00	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
518828773	EDI: JPMORGANCHASE		
		Oct 25 2023 02:11:00	TJX Rewards, PO Box 15298, Wilmington, DE 19850-5298
518828768	Email/Text: PBNCNotifications@peritussservices.com		
		Oct 24 2023 22:18:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
518828769	+ EDI: RMSC.COM		
		Oct 25 2023 02:11:00	Lowe's, Att: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
518895737	EDI: PRA.COM		
		Oct 25 2023 02:11:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518885423	EDI: PRA.COM		
		Oct 25 2023 02:11:00	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
518856265	+ Email/Text: bankruptcyteam@quickenloans.com		
		Oct 24 2023 22:18:00	QUICKEN LOANS, LLC FORMERLY KNOWN AS ET.AL., QUICKEN LOANS, LLC FORMERLY KNOWN AS, (FKA) QUICKEN LOANS INC., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
518890362	EDI: Q3G.COM		
		Oct 25 2023 02:11:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518828770	Email/Text: bankruptcyteam@quickenloans.com		
		Oct 24 2023 22:18:00	Quicken Loans, Inc., PO Box 442359, Detroit, MI 48244-2359
518837438	+ Email/Text: DeftBkr@santander.us		
		Oct 24 2023 22:18:00	Santander Bank, N.A., 450 Penn Street, MC 10-421-MC3, Reading, PA 19602-1011
518830409	+ EDI: RMSC.COM		
		Oct 25 2023 02:11:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518828772	EDI: RMSC.COM		
		Oct 25 2023 02:11:00	Synchrony Bank - PC Richards, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
518828774	EDI: RMSC.COM		
		Oct 25 2023 02:11:00	TJX rewards/SYNCB, PO Box 965013, Orlando, FL 32896-5013
518854187	EDI: WFFC2		
		Oct 25 2023 02:11:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518828775	EDI: WFFC2		
		Oct 25 2023 02:11:00	Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519929859	*+	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
518891902	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
518862349	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Oct 24, 2023

Form ID: 3180W

Total Noticed: 38

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Brian C. Nicholas	on behalf of Creditor QUICKEN LOANS LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigecef@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Warren Brumel	on behalf of Joint Debtor Linda R. Hamadyk wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com
Warren Brumel	on behalf of Debtor Douglas Hamadyk wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com
William E. Craig	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigecef@gmail.com

TOTAL: 10